

Form ntchrgbk

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-12353-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Virginia Karros  
47 Selkirk Avenue  
Toms River, NJ 08757

Social Security No.:

xxx-xx-9089

Employer's Tax I.D. No.:

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**NOTICE OF HEARING**

PLEASE TAKE NOTICE that a hearing will be held at

Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

on 6/11/25 at 09:00 AM

to consider and act upon the following:

**74** – Creditor's Certification of Default (related document:50 Order Resolving Creditor's Certification of Default) filed by Richard Abel on behalf of PNC BANK, NATIONAL ASSOCIATION. Objection deadline is 05/19/2025. (Attachments: # 1 Exhibit A – Court-Approved Stipulation # 2 Exhibit B – Certification of Creditor # 3 Proposed Order # 4 Certificate of Service) (Abel, Richard)

Dated: 5/20/25

Jeanne Naughton  
Clerk, U.S. Bankruptcy Court

In re:  
Virginia Karros  
Debtor

Case No. 24-12353-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 20, 2025

User: admin  
Form ID: ntchrgbk

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2025:

Recip ID	Recipient Name and Address
db	+ Virginia Karros, 47 Selkirk Avenue, Toms River, NJ 08757-6249

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. Smillie	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
Marc C Capone	on behalf of Debtor Virginia Karros ecf@gillmancapone.com GillmanBrutonCaponeLLC@jubileeblaw.net,e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;jgillman@ecf.courtdrive.com
Richard Abel	

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: May 20, 2025

Form ID: ntchrgbk

Total Noticed: 1

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William Joseph Oxley

on behalf of Creditor Berkeley Township woxley@dastilaw.com

TOTAL: 8